

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: FRACHALLA, THOMAS P

§ Case No. 09-44910

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DEBORAH K. EBNER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn St., 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 02/21/2014 in Courtroom 201, United States Courthouse, Will County Court Annex Building, 57 North Ottawa Street, Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/15/2014

By: /s/DEBORAH K. EBNER

Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: FRACHALLA, THOMAS P

§ Case No. 09-44910

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 12,000.00
and approved disbursements of \$ 131.70
leaving a balance on hand of ¹ \$ 11,868.30

Balance on hand: \$ 11,868.30

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 11,868.30

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Deborah K. Ebner	1,950.00	0.00	1,950.00
Trustee, Expenses - DEBORAH K. EBNER	3.42	0.00	3.42
Attorney for Trustee, Fees - David Brown	3,300.00	0.00	3,300.00
Attorney for Trustee, Expenses - David Brown	43.98	0.00	43.98

Total to be paid for chapter 7 administration expenses: \$ 5,297.40

Remaining balance: \$ 6,570.90

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 6,570.90

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 6,570.90

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 31,606.59 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1 -2	FIA CARD SERVICES, N.A.	31,606.59	0.00	6,570.90

Total to be paid for timely general unsecured claims: \$ 6,570.90

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/DEBORAH K. EBNER
Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Thomas P Frachalla
 Debtor

Case No. 09-44910-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: corrinal
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jan 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2014.

db +Thomas P Frachalla, 22731 Parkview Lane, Frankfort, IL 60423-1823
 14776283 +5/3 Bank Cc, 38 Fountain Square, Cincinnati, OH 45263-0001
 18490007 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)
 14776284 +Best Buy Retail Services, PO Box 17298, Baltimore, MD 21297-1298
 14776285 CBUSA/Home Depot, PO Box 6282, Westerville, OH 43081
 14776286 +Cenlar Central Loan Admin & Reporti, PO Box 211091, Eagan, MN 55121-2491
 14776287 +Chase/Bank One Card Services, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 14776288 +Chase/Toys R US, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 14776289 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
 14776290 +Citi Financial Services, inc., PO Box 70915, Charlotte, NC 28272-0915
 14776291 Dell Financial Services, 12334 N IH 35, Austin, TX 78753
 14776282 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: 5/3 Bank, 38 Fountain Square, Cincinnati, OH 45263)
 14776292 +HB NV NA, PO Box 978, Wood Dale, IL 60191-0978
 14776294 +HRS, 1405 Foulk Rd., Wilmington, DE 19803-2769
 14776293 +House Hold Bank, 2700 SANDERS RD, Prospect Heights, IL 60070-2701
 14776298 +WFNNB/2nd Wind, 4590 E. Broad St., Columbus, OH 43213-1301
 14776299 +WFNNB/STR, 4590 E. Broad St., Columbus, OH 43213-1301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14776295 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 18 2014 00:45:58 Kohls,
 N56 W17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
 14776297 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 18 2014 00:47:04 NCO Financial,
 507 Prudential Rd., Horsham, PA 19044-2368

TOTAL: 2

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****
 14776296* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: MBNA America, 1100 N. King St., Wilmington, DE 19801)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2014 at the address(es) listed below:

Ariane Holtschlag on behalf of Plaintiff Lisa Flynn aholtschlag@wfactorlaw.com,
 gsullivan@wfactorlaw.com
 Babak Bakhtiari on behalf of Defendant Thomas Frachalla babakb@atbankruptcy.com,
 gus@atbankruptcy.com
 Christopher H Purcell on behalf of Creditor First Midwest Bank, N.A. shermlaw13@aol.com
 David Brown, ESQ on behalf of Trustee Deborah Kanner Ebner dbrown@springerbrown.com,
 jkrafacisin@springerbrown.com
 David E Grochocinski on behalf of Plaintiff Lisa Flynn lawyers@innovalaw.com,
 lawyers@innovalaw.com
 Deborah Kanner Ebner dkebner@debnertrustee.com,
 IL53@ecfcbis.com;webmaster@debnertrustee.com;DKEbner@debnertrustee.com;sbutz@deborahdebnerlaw.com;
 admin.assistant@debnertrustee.com
 Deborah Kanner Ebner on behalf of Attorney Springer, Brown, Covey, Gaertner & Davis, LLC
 dkebner@debnertrustee.com,
 IL53@ecfcbis.com;webmaster@debnertrustee.com;DKEbner@debnertrustee.com;sbutz@deborahdebnerlaw.com;
 admin.assistant@debnertrustee.com

District/off: 0752-1

User: corrinal
Form ID: pdf006

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jan 17, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Elizabeth A. Bates on behalf of Trustee Deborah Kanner Ebner ebates@springerbrown.com,
jkrafcisin@springerbrown.com; iprice@springerbrown.com
Kathleen M. McGuire on behalf of Plaintiff Lisa Flynn kmcguire@innovalaw.com,
kmmcguirelaw@sbcglobal.net
Konstantine T. Sparagis on behalf of Defendant Thomas Franchalla gsparagi@yahoo.com,
gus@atbankruptcy.com; josietroester@msn.com; morgan@atbankruptcy.com; drew@atbankruptcy.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Rachael A Stokas on behalf of Creditor Ocwen Loan Servicing, LLC ND-Two@il.cslegal.com
Thomas E Springer on behalf of Trustee Deborah Kanner Ebner tspringer@springerbrown.com,
jkrafcisin@springerbrown.com

TOTAL: 13